In re: Michael A. Mimoso Amelie Mimoso Debtors Case No. 20-01242-HWV Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AutoDocke Page 1 of 2 Date Rcvd: Apr 06, 2020 Form ID: 309I Total Noticed: 25

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 08, 2020.
                                                          512 W. Areba Avenue, Hershey, PA 17033-1605
er/Attn: Corr, Mail Code LA4 5555 700 Kansas Ln,
db/idb
                +Michael A. Mimoso,
                                        Amelie Mimoso,
                                    Chase Records Center/Attn: Corr,
5319282
                 Chase Mortgage,
                  Monroe, LA 71203
5319283
                +Credit Acceptance,
                                        25505 West 12 Mile Road,
                                                                      Suite 3000,
                                                                                      Southfield, MI 48034-8331
                +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5319286
5319287
                                        24 East Orange Street, Lancaster, PA 17602-2807
                +Natalie A. Mimoso,
                +Patient First, PO Box 758941, Baltimore, MD 21275-8941
+Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110-9307
5319289
5319290
                +Penn State Health,
                                        PO Box 829725,
5319291
                                                           Philadelphia, PA 19182-9725
                +Penn State Hershey Medical Center,
5319292
                                                         c/o Bureau of Account Management,
                                                                                                 PO Box 8875,
                  Camp Hill, PA 17001-8875
                +Realty Profession Group, LLC, 101 South Lime Street, Quarryville, PA TFC Tuition Financing, Attn: Bankruptcy, 2010 Crow Place, Suite 300,
5319293
                                                                                Quarryville, PA 17566-1233
5319295
                                                                                                   San Ramon, CA 94583
                                    PO Box 826813,
                                                      Philadelphia, PA 19182-6813
5319297
                +UPMC Pinnacle,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                 E-mail/Text: gary.imblum@imblumlaw.com Apr 06 2020 20:22:43
                                                                                        Gary J Imblum,
                  Imblum Law Offices, P.C., 4615 Derry Street,
                                                                       Harrisburg,
                +E-mail/Text: dehartstaff@pamd13trustee.com Apr 06 2020 20:24:54
tr
                  Charles J DeHart, III (Trustee),
                                                       8125 Adams Drive, Suite A,
                                                                                         Hummelstown, PA 17036-8625
                +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Apr 06 2020 20:24:33

228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722

+EDI: PRA.COM Apr 06 2020 23:58:00 PRA Receivables Management
                                                                                            United States Trustee.
ust.
                                                           PRA Receivables Management, LLC,
                                                                                                 PO Box 41021,
cr
                  Norfolk, VA 23541-1021
5319280
                +EDI: PHINAMERI.COM Apr 06 2020 23:58:00
                                                                  AmeriCredit/GM Financial, Attn: Bankruptcy,
                Po Box 183853, Arlington, TX 76096-3853
+EDI: CAPITALONE.COM Apr 06 2020 23:58:00
5319281
                                                                   Capital One,
                                                                                  Attn: Bankruptcy, PO Box 30285,
                  Salt Lake City, UT 84130-0285
                +EDI: CONVERGENT.COM Apr 06 2020 23:58:00
5319284
                                                                   Dish Network, c/o Convergent Outsourcing, Inc.,
                  PO Box 9004, Renton, WA 98057-9004
                 EDI: IRS.COM Apr 06 2020 23:58:00
5319278
                                                           Internal Revenue Service, POB 7346,
                  Philadelphia, PA 19101-7346
5319288
                +EDI: AGFINANCE.COM Apr 06 2020 23:58:00
                                                                  OneMain Financial, Attn: Bankruptcy,
                  PO Box 3251,
                                  Evansville, IN 47731-3251
5319279
                +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2020 20:24:30
                  Pennsylvania Department of Revenue,
                                                            Attn: Bankruptcy Division,
                                                                                             PO Box 280946,
                  Harrisburg, PA 17128-0946
                +EDI: RMSC.COM Apr 06 2020 23:58:00
5319396
                                                             Synchrony Bank, c/o PRA Receivables Management, LLC,
                  PO Box 41021,
                                   Norfolk, VA 23541-1021
5319294
                +EDI: RMSC.COM Apr 06 2020 23:58:00
                                                            Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
                                    Orkando, FL 32896-5064
                  PO Box 965064,
                +E-mail/Text: Bankruptcies@nragroup.com Apr 06 2020 20:25:11
5319296
                                                                                        Tristan Radiology Specialists,
                  c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
                                                                                                      TOTAL: 13
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Internal Revenue Service, PO Box 7346,
                                                               Philadelphia, PA 19101-7346
                                                                                                      TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020 Signature: /s/Joseph Speetjens

District/off: 0314-1 User: AutoDocke Page 2 of 2 Date Rcvd: Apr 06, 2020 Form ID: 309I Total Noticed: 25

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Michael A. Mimoso gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase

Gary J Imblum on behalf of Debtor 2 Amelie Mimoso gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to id	entify the case:			
Debtor 1:	Michael A. Mimoso	Social Security number or ITIN:	xxx-xx-1857	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Amelie Mimoso	Social Security number or ITIN:	xxx-xx-5550	
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: Middle District of Pennsylvania		Date case filed for chapter:	13	4/3/20
Case number:	1:20-bk-01242-HWV			

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael A. Mimoso	Amelie Mimoso
2.	All other names used in the last 8 years	aka Michael A. Mimosoortiz, aka Michael A. Ortiz	aka Amele Mimoso
3.	Address	512 W. Areba Avenue Hershey, PA 17033	512 W. Areba Avenue Hershey, PA 17033
4.	<b>Debtor's attorney</b> Name and address	Gary J Imblum Imblum Law Offices, P.C. 4615 Derry Street Harrisburg, PA 17111	Contact phone 717 238–5250  Email: gary.imblum@imblumlaw.com
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097  Email: dehartstaff@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901–2800  Date: 4/6/20

#### For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

#### 7. Meeting of creditors Location: 341 meeting by video conference, further details will be provided to you Debtors must attend the meeting to May 7, 2020 at 10:00 AM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. \*\*\* Valid photo identification and proof of social security number are required 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 7/6/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 6/12/20 (except governmental units): Filing deadline: 9/30/20 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

Official Form 3091 Notice of Chapter 13 Bankruptcy Case page 2

exemptions in line 8.